

<b>Information to identify the case:</b>			
Debtor 1	<b>Tammy Marie Campbell</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>19-24043-CMB</b>		
Social Security number or ITIN		<b>xxx-xx-6382</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 10/16/19</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Tammy Marie Campbell	
<b>2. All other names used in the last 8 years</b>	aka Tammy Marie Maynard	
<b>3. Address</b>	198 McChain Road Finleyville, PA 15332	
<b>4. Debtor's attorney</b> Name and address	Michael S. Geisler 201 Penn Center Blvd., Suite 524 Pittsburgh, PA 15235	Contact phone 412-613-2133 Email: <a href="mailto:m.s.geisler@att.net">m.s.geisler@att.net</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteedpa.com">cmecf@chapter13trusteedpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 11/14/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>December 9, 2019 at 03:00 PM</b>	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 2/7/20</b>
<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>		<b>Filing deadline: 12/26/19</b>
<b>Deadline for governmental units to file a proof of claim:</b>		<b>Filing deadline: 4/13/20</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>12/9/19 at 03:00 PM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Tammy Marie Campbell  
 Debtor

Case No. 19-24043-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Nov 14, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2019.

db +Tammy Marie Campbell, 198 McChain Road, Finleyville, PA 15332-4113  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702  
 15140650 +A. T. & T./Diversified Consultants, 10550 Deer Wood Park Blvd., Jacksonville, FL 32256-0596  
 15140651 +Alliance Charter, c/o First Federal Credit, 24700 Chagrin Blvd., Suite 2,  
 Beachwood, OH 44122-5647  
 15140654 +Amsher Collections/Dish Network, 4524 South Lake Parkway, Suite 1,  
 Birmingham, AL 35244-3271  
 15140661 +CPA/Peoples Gas, P.O. Box 9037, Addison, TX 75001-9037  
 15140660 +CPA/Peoples Gas, P.O. Box 802068, Dallas, TX 75380-2068  
 15140656 Capital One, c/o Portfolio Recovery, 120 Corporate Blvd., Suite 1, Jacksonville, FL 32256  
 15140659 +Child Community Pediatrics, Collection Services, P.O. Box 14931,  
 Pittsburgh, PA 15234-0931  
 15140663 +Finleyville Boro and SD, c/o Keystone Collections Group, 546 Wendel Road,  
 Irwin, PA 15642-7539  
 15140665 +HSBC Bank Nevada, N.A c/o Calvary SPV, Attn: David Apothaker, Esquire,  
 520 Fellowship Road, Suite C-306, P.O. Box 5496, Mount Laurel, NJ 08054-5496  
 15140666 +James Warmbrodt, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 15140671 +NCB Management Express, 610 Waltham Way, Sparks, NV 89437-6695  
 15140675 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 15140674 +Peoples Natural Gas Company, LLC, c/o S. James Wallace, Esquire, 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 15140678 +Riggold School District, c/o Keystone Collections Group, 546 Wendel Road,  
 Irwin, PA 15642-7539  
 15140680 +T-Mobile/Diversified Consultant, 10550 Deerwood Park Blvd., Jacksonville, FL 32256-0596  
 15140681 +Union Township, c/o Keystone Municipal Collections, 546 Wendel Road, Irwin, PA 15642-7539  
 15140686 +Westfield Insurance, One Pearl Circle, P.O. Box 5001, Westfield Center, OH 44251-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: m.s.geisler@att.net Nov 15 2019 04:05:15 Michael S. Geisler,  
 201 Penn Center Blvd., Suite 524, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2019 04:07:33 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Nov 15 2019 04:07:48  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 15140652 EDI: GMACFS.COM Nov 15 2019 08:18:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 15140655 +E-mail/Text: bankruptcy@cavps.com Nov 15 2019 04:08:19 Calvary SPV I, LLC,  
 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321  
 15140657 +EDI: CAPITALONE.COM Nov 15 2019 08:18:00 Capital One, P.O. Box 30285,  
 Salt Lake City, UT 84130-0285  
 15140658 EDI: CAPITALONE.COM Nov 15 2019 08:18:00 Capital One, by American InfoSource as agent,  
 P.O. Box 71083, Charlotte, NC 28272-1083  
 15147232 EDI: CAPITALONE.COM Nov 15 2019 08:18:00 Capital One Bank (USA), N.A.,  
 by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083  
 15141931 +E-mail/Text: bankruptcy@cavps.com Nov 15 2019 04:08:19 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 15140662 +E-mail/PDF: creditonebknofications@resurgent.com Nov 15 2019 04:02:17 Credit One Bank,  
 P.O. Box 60500, City of Industry, CA 91716-0500  
 15140664 +EDI: CCS.COM Nov 15 2019 08:18:00 General Insurance, c/o Credit Collections,  
 P.O. Box 607, Norwood, MA 02062-0607  
 15140667 EDI: JEFFERSONCAP.COM Nov 15 2019 08:18:00 Jefferson Capital Services, LLC,  
 16 McLeland Road, Saint Cloud, MN 56303  
 15156478 EDI: JEFFERSONCAP.COM Nov 15 2019 08:18:00 Jefferson Capital Systems LLC, Po Box 7999,  
 Saint Cloud Mn 56302-9617  
 15140669 E-mail/PDF: resurgentbknofications@resurgent.com Nov 15 2019 04:02:27 LVNV Funding, LLC,  
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
 15140670 +EDI: TSYS2.COM Nov 15 2019 08:18:00 Macys, P.O. Box 183084, Columbus, OH 43218-3084  
 15140672 +E-mail/Text: bnc@nordstrom.com Nov 15 2019 04:06:45 Nordstrom, P.O. Box 13589,  
 Scottsdale, AZ 85267-3589  
 15140676 EDI: PRA.COM Nov 15 2019 08:18:00 Portfolio Recovery Associates,  
 120 Corporate Blvd., Suite 1, Norfolk, VA 23502  
 15140677 +EDI: CCS.COM Nov 15 2019 08:18:00 Progressive, c/o Credit Collection, P.O. Box 607,  
 Norwood, MA 02062-0607  
 15140679 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 15 2019 04:02:29  
 Springleaf Financial Services, c/o LVNV Funding, Inc., P.O. Box 10497,  
 Greenville, SC 29603-0497  
 15140683 EDI: VERIZONCOMB.COM Nov 15 2019 08:18:00 Verizon, 500 Technology Drive, Suite 300,  
 Weldon Spring, MO 63304-2225

District/off: 0315-2

User: aala  
Form ID: 309I

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Total Noticed: 43

Date Rcvd: Nov 14, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15140684 EDI: AIS.COM Nov 15 2019 08:18:00 Verizon, c/o American Infosource, P.O. Box 248838,  
Oklahoma City, OK 73124-8838  
15140682 EDI: VERIZONCOMB.COM Nov 15 2019 08:18:00 Verizon, P.O. Box 15124,  
Albany, NY 12212-5124  
15140685 +E-mail/Text: bankruptcy@firstenergycorp.com Nov 15 2019 04:07:56 West Penn Power,  
5001 NASA Blvd., Fairmont, WV 26554-8248  
TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PNC Bank, National Association  
15140673 Parking Court, 633 W. Wisconsin Avenue, IA 52303  
15140653 ##+Amerifinancial Solutions, c/o Found Radiology, P.O. Box 7, Vassar, MI 48768-0007  
15140668 ##+Joseph Maynard, 198 McChainRoad, Finleyville, PA 15332-4113  
TOTALS: 2, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
Michael S. Geisler on behalf of Debtor Tammy Marie Campbell m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com;r52973@notify.bestcase.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4